

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Account Number]  
[Date]

[Lender/Service Name]  
[Escrow Department Address]  
[City, State, Zip Code]

**RE: Inquiry Regarding Escrow Reserve Cushion Requirement**

To Whom It May Concern,

I am writing in response to the recent escrow analysis statement dated [Date of Statement] regarding the escrow account for the property located at [Property Address].

Upon reviewing the statement, I noticed a requirement for an escrow reserve cushion amounting to [Dollar Amount]. Under the Real Estate Settlement Procedures Act (RESPA), specifically Regulation X, 12 CFR § 1024.17, a servicer is permitted-but not mandated-to maintain a cushion no greater than one-sixth (1/6) of the total estimated annual disbursements from the escrow account.

I am requesting a detailed clarification or a manual recalculation of this cushion based on the following:

- A breakdown of the projected disbursements for property taxes and insurance for the upcoming year.
- An explanation of why the maximum allowable cushion is being applied rather than a lower percentage.
- Confirmation that the current cushion does not exceed the two-month limit prescribed by federal law.

If the current analysis resulted in an escrow shortage or surplus due to this cushion calculation, I request that you provide a revised payment schedule or a refund of any overage in accordance with RESPA guidelines.

Please provide a written response within 30 business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Phone Number]